

# WORKSHEET TO DETERMINE ELIGIBILITY (BANKS)

*Refer to 7 TAC '15.1*

## FOR MERGERS AND CONVERSIONS

Name of Bank: \_\_\_\_\_

Home office Location: \_\_\_\_\_

Name and title of person completing worksheet: \_\_\_\_\_

1.     (a)     What is the bank's total risk-based capital ratio? \_\_\_\_\_  
              Is this ratio greater than 10.0%? \_\_\_\_\_ Yes or No
- (b)     What is the bank's Tier 1 risk-based capital ratio? \_\_\_\_\_  
              Is this ratio greater than 6.0%? \_\_\_\_\_ Yes or No
- (c)     What is the bank's leverage ratio? \_\_\_\_\_  
              Is this ratio greater than 5.0%? \_\_\_\_\_ Yes or No
- (d)     If no, is the bank operating in compliance with a \_\_\_\_\_  
                  capital plan approved in writing by the Commissioner? \_\_\_\_\_ Yes or No

*If no, to (a-c) of number 1 and (d) is no, quit here. The bank is **NOT** eligible.*

2.     When was the last commercial examination of the bank conducted? \_\_\_\_\_

The examination was conducted by:           DOB           FDIC           Federal Reserve  
*(Circle appropriate agency.)*

Was the composite rating 1 or 2? \_\_\_\_\_ Yes or No

*If no, quit here. The bank is **NOT** eligible.*

3.     When was the last compliance examination of the bank? \_\_\_\_\_

The examination was conducted by:                           FDIC           Federal Reserve  
*(Circle appropriate agency.)*

Was the CRA rating either outstanding or satisfactory? \_\_\_\_\_ Yes or No

*If no, quit here. The bank is **NOT** eligible.*

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(continued)

4. List any regulatory conditions or commitments imposed by a state or federal regulatory agency under which the bank is currently operating? (*Attach separate sheet if necessary*) \_\_\_\_\_
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Is the bank operating in violation of any of these conditions or commitments? Yes or No

*If yes, quit here. The bank is **NOT** eligible.*

5. Is the bank operating under a memorandum of understanding? Yes or No
- Determination letter? Yes or No
- Other notice of determination? Yes or No
- Order to cease and desist? Yes or No
- Other state or federal administrative enforcement order issued by a state or federal regulatory agency? Yes or No

*If yes to any of the above, quit here. The bank is **NOT** eligible.*